

UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN

UNITED STATES OF AMERICA,

CIVIL ACTION NO.:

Plaintiff,

HONORABLE:

vs.

CHARLES D. SUDDETH,

Defendant.

**COMPLAINT**

TO THE HONORABLE UNITED STATES DISTRICT COURT JUDGE:

The United States of America, plaintiff, alleges that:

**Jurisdiction**

1. This Court has jurisdiction over the subject matter of this action pursuant to Article III, Section 2, U.S. Constitution and 28 U.S.C. § 1345.

**Venue**

2. The defendant is a resident of Jackson County, Michigan within the jurisdiction of this Court and may be served with service of process at 309 Adams, Jackson, MI 49202.

**The Debt**

3. The debt owed to the United States of America is as follows:

A. Current Principal ( <i>after application of all prior payments, credits, and offsets</i> )	\$960.16
B. Current Capitalized Interest Balance and Accrued Interest	\$1,844.75
C. Administrative Fee, Costs, Penalties	\$0.00
D. Credits previously applied ( <i>Debtor payments, credits, and offsets</i> )	\$0.00
Total Owed	<b>\$2,804.91</b>

The Certificate of Indebtedness, which is attached to Plaintiff's Complaint, shows the total owed excluding attorney's fees and CIF charges. The principal balance and the interest balance shown on the Certificate of Indebtedness is correct as of the date of the Certificate of Indebtedness after application of all prior payments, credits, and offsets. Prejudgment interest accrues at the rate of 8% per annum.

**Failure to Pay**

4. Demand has been made upon the defendant for payment of the indebtedness, and the defendant has neglected and refused to pay the same.

WHEREFORE, United States of America prays for judgment:

A. For the sums set forth in paragraph 3 above, plus prejudgment interest through the date of judgment, all administrative costs allowed by law, and post-judgment interest pursuant to 28 U.S.C. § 1961 and that interest on the judgment be at the legal rate until paid in full;

B. For attorneys' fees to the extent allowed by law; and,

C. For such other relief which the Court deems proper.

Respectfully submitted,

SHERMETA, ADAMS & VON ALLMEN, P.C.

Dated: October 12, 2012

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U.S. DEPARTMENT OF EDUCATION  
SAN FRANCISCO, CALIFORNIA

**CERTIFICATE OF INDEBTEDNESS**

Charles D. Suddeth

N/A

Jackson, MI

SSN: 8269

I certify that Department of Education records show that the borrower named above is indebted to the United States in the amount stated below plus additional interest from 06-25-99.

On or about 10-03-86, the borrower executed promissory note(s) to secure loan(s) of \$2,500.00 from Magnet Bank - Charleston, WV at 8% percent interest per annum. This loan obligation was guaranteed by (PHEAA) Pennsylvania Higher Education Assistance Agency and then reinsured by the Department of Education under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et seq. (34 CFR. Part 682). The holder demanded payment according to the terms of the note(s), and credited \$357.48 to the outstanding principal owed on the loan(s). The borrower defaulted on the obligation on 05-14-88, and the holder filed a claim on the guarantee.

Due to this default, the guaranty agency paid a claim in the amount of \$960.16 to the holder. The guarantor was then reimbursed for that claim payment by the Department under its reinsurance agreement. The guarantor attempted to collect the debt from the borrower. The guarantor was unable to collect the full amount due, and on 04-23-93, assigned its right and title to the loan(s) to the Department.

Since assignment of the loan, the Department has received a total of \$0.00 in payments from all sources, including Treasury Department offsets, if any. After application of these payments, the borrower now owes the United States the following:

Principal:	\$ 960.16
Interest:	\$ 829.95
Administrative/Collection Costs:	\$ 0.00
Late fees:	\$ 0.00
Total debt as of 06-25-99:	\$1,790.11

Interest accrues on the principal shown here at the rate of \$0.21 per day.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 7/21/99

Name: 

Title: Loan Analyst

Branch: Litigation Branch